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From: Brian O'Connell [mailto:bt_oconnell@yahoo.com]

Sent: Wednesday, June 28, 2006 12:00 PM

To: Public Hearing

Subject: Wal-Mart

Ms. Bair-

I am writing to urge you to vote against Wal-Mart's financial interests. Wal-Mart has damaged the retail industry and the lives of many employees in such a manner that their actions have impacted our entire economy. Allowing Wal-Mart into the banking industry would permit this corporation to control the financial situation of their competitors. They are guilty of violating the law on numerous occasions. Entering the financial industry would only provide them with more opportunities to bend and break the law when it is to their advantage. These decisions will be at the expense of their employees and their customers. Our country can not afford anymore corporate scandals.

Thank you for your consideration.

Brian O'Connell